

Table I.F.12 Among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	53.6%	59.0%	59.2%	62.4%	55.2%	49.5%	60.2%	52.3%
Industry group **								
Agric., fish., forest.	48.6%	92.6%	--	85.8%	24.1% *	48.8%	79.0%	40.4%
Mining and manufacturing	54.2%	56.7%	62.8%	67.2%	61.5%	45.6%	65.3%	52.5%
Construction	60.7%	66.8%	65.3%	67.7%	61.7%	43.9%	66.7%	57.1%
Utilities and transp.	53.7%	42.6% *	58.4%	69.6%	58.0%	50.3%	59.4%	53.1%
Wholesale trade	58.1%	51.0%	66.8%	62.3%	58.3%	55.2%	62.0%	57.0%
Fin. svcs. and real estate	52.6%	64.0%	40.7%	62.7%	48.9%	52.4%	56.0%	52.1%
Retail trade	62.8%	51.1%	64.4%	66.6%	58.9%	63.7%	63.4%	62.7%
Professional services	49.7%	62.4%	57.9%	58.0%	56.1%	42.8%	58.5%	47.9%
Other services	51.4%	51.6%	56.1%	57.3%	49.6%	49.7%	54.0%	50.8%
Ownership								
For profit, incorporated	57.1%	61.5%	59.4%	65.0%	57.8%	54.2%	61.8%	56.1%
For profit, unincorporated	54.1%	55.7%	65.7%	62.2%	53.4%	48.5%	59.8%	52.4%
Nonprofit	39.8%	48.4%	43.4%	49.3%	50.3%	31.3%	48.6%	38.9%
Age of firm								
Less than 5 years	56.0%	63.1%	60.6%	59.3%	51.1%	35.4%	62.1%	50.4%
5-9 years	59.7%	65.1%	67.3%	62.8%	52.4%	54.7%	65.2%	55.5%
10-19 years	56.8%	60.8%	56.0%	59.5%	60.4%	43.4%	57.9%	56.2%
20 or more years	52.7%	54.0%	58.6%	63.7%	54.7%	49.8%	59.5%	51.8%
Multi/single status								
2 or more locations	51.8%	27.4%	64.5%	65.0%	56.1%	49.9%	63.8%	51.6%
1 location only	57.5%	59.3%	58.8%	61.7%	53.9%	34.0%	59.9%	55.2%
Percent full-time employees								
Less than 25%	58.5%	69.9%	59.4%	63.6%	58.3%	56.3%	62.7%	57.7%
25-49 %	58.4%	50.2%	51.2%	65.1%	57.2%	58.0%	54.8%	59.1%
50-74 %	56.9%	62.4%	49.4%	58.4%	60.4%	55.3%	56.2%	57.1%
75% or more	52.9%	58.5%	60.5%	62.6%	54.4%	48.3%	60.8%	51.3%
Union presence								
No union employees	55.8%	59.4%	59.5%	63.0%	55.8%	52.2%	60.5%	54.6%
Has union employees	44.6%	48.9%	48.1%	49.7%	50.1%	43.6%	49.7%	44.4%
Percent low-wage employees								
50% or more low-wage	58.0%	52.1%	63.7%	56.9%	55.5%	59.3%	58.0%	57.9%
Less than 50% low-wage	53.0%	59.5%	58.8%	63.1%	55.2%	48.1%	60.4%	51.4%
Percent women employees								
Less than 25%	56.9%	59.4%	63.6%	66.9%	57.8%	48.2%	63.6%	54.4%
25-49 %	53.6%	62.1%	59.7%	63.4%	53.3%	51.0%	62.6%	52.3%
50-74 %	54.1%	56.3%	58.5%	55.3%	56.2%	52.7%	56.7%	53.7%
75% or more	49.2%	58.7%	50.9%	60.8%	53.1%	43.5%	54.9%	48.1%
Percent age 50 or older employees								
Less than 25%	55.2%	59.9%	57.5%	61.1%	51.4%	53.8%	59.1%	54.0%
25-49 %	51.9%	53.1%	62.3%	62.6%	56.9%	48.1%	60.4%	51.0%
50-74 %	56.2%	61.2%	55.8%	68.8%	61.9%	47.1%	62.0%	54.3%
75% or more	55.2%	60.8%	66.3%	51.7%	63.2%	43.9%	62.5%	49.0%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.12 Standard errors for among private-sector enrollees with single coverage: Percent in a high deductible health insurance plan by firm size and selected characteristics: United States, 2018

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.63%	1.92%	1.88%	1.34%	1.43%	0.95%	1.05%	0.73%
Industry group **								
Agric., fish., forest.	9.04%	3.69%	--	8.58%	12.95% *	13.75%	7.83%	10.25%
Mining and manufacturing	1.50%	7.47%	5.59%	4.28%	3.14%	1.95%	3.28%	1.65%
Construction	2.82%	5.85%	4.73%	4.07%	5.85%	8.58%	2.95%	4.19%
Utilities and transp.	2.70%	13.50% *	9.78%	5.81%	7.14%	3.33%	6.37%	2.91%
Wholesale trade	2.84%	7.53%	5.53%	4.96%	4.85%	5.43%	3.64%	3.50%
Fin. svcs. and real estate	2.00%	5.39%	7.47%	5.24%	4.79%	2.54%	4.16%	2.19%
Retail trade	2.09%	6.28%	7.04%	3.72%	4.30%	2.89%	3.53%	2.37%
Professional services	1.04%	3.34%	3.39%	2.55%	2.24%	1.45%	1.91%	1.19%
Other services	1.49%	4.45%	4.59%	3.04%	3.86%	2.06%	2.48%	1.72%
Ownership								
For profit, incorporated	0.76%	2.25%	2.24%	1.58%	1.78%	1.12%	1.24%	0.88%
For profit, unincorporated	1.54%	4.28%	4.32%	3.52%	3.67%	2.17%	2.52%	1.84%
Nonprofit	1.51%	6.87%	5.66%	3.72%	3.10%	1.90%	3.26%	1.62%
Age of firm								
Less than 5 years	3.23%	4.96%	5.86%	4.46%	7.71%	10.38%	3.24%	5.21%
5-9 years	3.03%	4.68%	5.74%	4.44%	7.25%	7.26%	2.97%	4.67%
10-19 years	1.82%	3.80%	3.55%	3.00%	3.50%	5.29%	2.14%	2.56%
20 or more years	0.72%	2.93%	2.68%	1.72%	1.59%	0.97%	1.47%	0.79%
Multi/single status								
2 or more locations	0.80%	7.36%	5.04%	2.36%	1.66%	0.96%	2.94%	0.81%
1 location only	1.05%	1.94%	1.99%	1.58%	2.57%	4.88%	1.11%	1.76%
Percent full-time employees								
Less than 25%	2.28%	8.44%	8.26%	6.31%	4.58%	3.24%	4.86%	2.56%
25-49 %	2.57%	9.31%	7.35%	4.36%	5.09%	4.24%	4.19%	2.93%
50-74 %	1.84%	4.81%	5.35%	4.46%	3.72%	2.76%	3.01%	2.10%
75% or more	0.71%	2.18%	2.10%	1.50%	1.62%	1.05%	1.17%	0.82%
Union presence								
No union employees	0.69%	1.94%	1.92%	1.35%	1.49%	1.12%	1.06%	0.82%
Has union employees	1.57%	11.79%	10.81%	7.43%	5.14%	1.71%	6.40%	1.60%
Percent low-wage employees								
50% or more low-wage	1.72%	6.52%	6.35%	4.12%	3.98%	2.17%	3.58%	1.88%
Less than 50% low-wage	0.68%	2.00%	1.97%	1.42%	1.53%	1.03%	1.10%	0.79%
Percent women employees								
Less than 25%	1.25%	3.31%	2.99%	2.22%	2.58%	2.40%	1.69%	1.59%
25-49 %	1.23%	4.35%	4.31%	2.89%	3.45%	1.54%	2.45%	1.36%
50-74 %	1.27%	4.02%	4.35%	2.96%	2.71%	1.78%	2.32%	1.41%
75% or more	1.34%	3.99%	4.05%	3.01%	2.73%	1.96%	2.31%	1.53%
Percent age 50 or older employees								
Less than 25%	1.00%	2.98%	2.86%	1.77%	2.25%	1.62%	1.58%	1.21%
25-49 %	0.96%	4.22%	3.17%	2.54%	2.20%	1.27%	1.95%	1.05%
50-74 %	1.65%	4.22%	4.52%	3.09%	3.15%	2.88%	2.48%	2.04%
75% or more	3.82%	4.64%	8.98%	10.07%	7.71%	8.45%	3.93%	6.03%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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